

DOSSIER · MAY 2025

# Non-Profit Housing

Developing a New Model for  
Quebec







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# Background

01.

**Quebec's housing crisis is no longer limited to Moving Day. It has become a chronic affliction, affecting thousands of households on a daily basis. It is, by nature, a cyclic crisis that will continue resurfacing every 20-25 years until our changing society and evolving markets implement real sustainable solutions.**

The lack of a critical volume of non-profit (NP) units in the existing housing market is at the root of the increasingly restricted access to affordable housing that is faced by a growing swath of the population.

This reality highlights the importance of revisiting our approach to rental housing development. In total, there are approximately 1.6 million rental units of all types<sup>1</sup> in Quebec, of which only about 161,000 are considered NP housing—roughly 10% of the market.<sup>2</sup> To ensure real residential stability and long-term accessibility, we would need at least 20% of the rental market to be protected from speculation. This threshold, which has been met in several European countries, would allow us to ensure a baseline level of long-term affordability, in addition to slowing rampant and uncontrolled rent increases.

**The Alliance des corporations d'habitations abordables du territoire du Québec (ACHAT) has an ambitious, progressive, yet realistic solution to reach this 20% target. It relies on the four pillars summarized below.**

First, a large-scale consolidation must take place within the non-profit housing sector to increase its capacity for strategic and sustainable development. Non-profit housing in Quebec is currently managed by approximately 2,550<sup>3</sup> different building owners. It is crucial that existing structures maximize their effectiveness and impact by undertaking voluntary consolidation, following the example of the Offices municipaux d'habitation, the number of which was successfully reduced from 500 to 100 in the span of ten years.



1. Data from [CORPIQ](#).

2. Data from [FRAPPU](#).

3. Sources: [RQOH](#) and [CQCH](#).

We will also need to accelerate the professionalization of existing non-profit organizations within the housing ecosystem, making them more effective and efficient. Essentially, this would mean moving from a “project by project” model of support to an approach that can scale large, professional, nonprofit corporations that are looking to adopt volume-based strategies and continuously develop their portfolios.

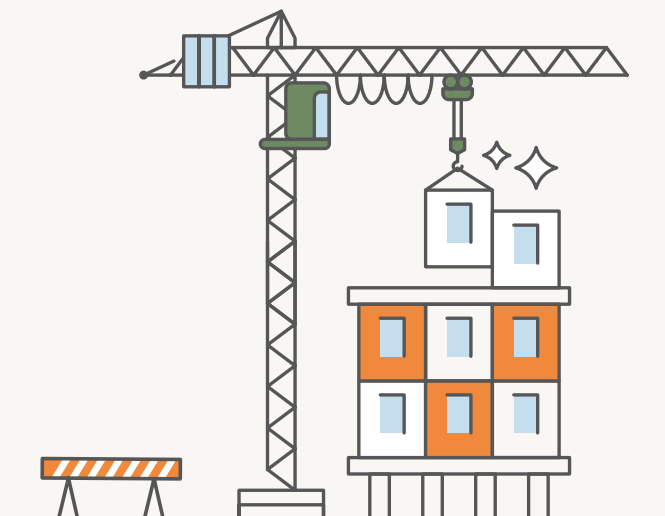
Concretely, these future large-scale professional developer/owners would need to intensify their activities on two fronts simultaneously: the acquisition and construction of NP housing. According to demographic projections, Quebec needs an additional 231,000 NP units within the next five years and 323,000 within the next 25 in order to reach that 20%<sup>4</sup> target. Needless to say, this is an ambitious goal, but it is unavoidable if we want to ensure real inter-generational equity and housing security for all.

Lastly, developing impactful partnerships between housing NPOs and the public, private and community sectors will be key to ensuring the successful implementation of this vision across each of Quebec’s diverse regions while maintaining strong ties with local communities. The growing presence of non-profit owner-developers offers an opportunity to increase the impact of partnerships with private developers and community groups, with a focus on applying “the right expertise in the right place” and sharing responsibilities in a way that benefits everyone.

Several municipalities, including Montreal and Longueuil, have responded to the inherent limitations of the private housing model by supporting the 20% objective for NP units on the market. However, attaining this target at the province-wide level will require a broad and concerted approach that understands the direction in which stakeholders should evolve, the diversification of the market and the complexifying financial environment with which they must contend. As a result, ACHAT is now calling for a new generational housing accord—a collective agreement that would transform Quebec’s housing model into a motor for stability, social justice and socio-economic development. This is an issue of national interest that requires concerted action to guarantee equitable access to housing for current and future generations.

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4. Based on calculations by ACHAT using data from the Institut de la statistique du Québec. April 2025



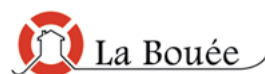


## ABOUT US

The Alliance des corporations d'habitations abordables du territoire du Québec (ACHAT) is a group of collective real estate enterprises (non-profit owners, operators and developers) that is unique in the social economy networks of both Quebec and Canada.

Our mission is to support our members in the search for innovation and the deployment of business strategies to significantly increase the long-term supply of non-profit affordable housing in Quebec for the benefit of local communities.

As it stands, ACHAT currently has 25 member organizations who hold a total of 10,400 units with an estimated market value exceeding \$2 billion, of which 7,352 are in development.



# Meaningful, Sustainable and Growing Affordability

02.

There is a growing consensus on the issues facing affordable and social housing in Quebec, which recognizes the current shortfall in both the number and diversity of models currently available. Both vulnerable populations and the middle-class face increasing financial pressure, while vacancy rates remain largely under the break-even threshold<sup>5</sup> in nearly every region throughout Quebec.



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5. According to the Canadian Mortgage and Housing Corporation's (CMHC) 2025 [Housing Market Outlook](#).



## An Imbalance for the Less Fortunate

The market imbalance is especially pronounced when it comes to 4 ½ (2 bedrooms and +), which drives rents up and reduces tenants' leverage compared to landlords. This lack of affordable housing drives families, among others, to move out of urban centres.

**Of these groups, a significant number are pushed into precarious circumstances: families, single mothers, low-income tenants, students, seniors or people with a physical or mental disability.**

Housing NPOs work to address this situation through the development and long-term operation of housing projects that meet the needs of these populations.

## Building Affordability Over Time

Real estate projects in development, whether for-profit or non-profit, are subject to the same financial constraints (increases in construction costs, development and operation costs, land costs, interest rates, etc.), which impact rent prices. NP housing, while it has the potential to be profitable, is voluntarily operated **without profiting off the building** by setting rent at a level that, generally, only covers the basic expenses associated with their operation.

By contrast, a portion of the rent for every for-profit unit goes to the owner, offering them a return on their investment—usually on a 5-7 year cycle.

Over time, the non-profit business model of long-term asset holding can actually reverse this situation to recreate balanced pricing, as rents will increase at a slower rate than in the private sector and will generally be limited to inflation or the rates recommended by the Tribunal administratif du logement (TAL).

## Diversifying Target Populations and Rental Incomes

Given the instability of government financing and the diversification of housing needs, many nonprofit real estate developers are turning to an entrepreneurial approach to ensure project viability and affordability. This approach requires them to diversify rental income across a project, fostering more financial autonomy for these groups. The volume at which a professional owner-developer operates translates to an increase in the number of social purpose real estate projects (H-NPOs) and an inherent diversity in rent prices throughout the housing continuum<sup>6</sup>. This diversification in income and rent prices not only helps build developer autonomy, but also reduces their reliance on public subsidies per unit delivered.

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6. Housing options for households that fall on a continuum, including houselessness, shelter and transitional housing, community housing, affordable rental housing, market rental housing and home ownership. Source: [CMHC](#).






## Increase in Real and Projected Rent from 2019 to 2050 for 2-Bedroom Housing<sup>7</sup>

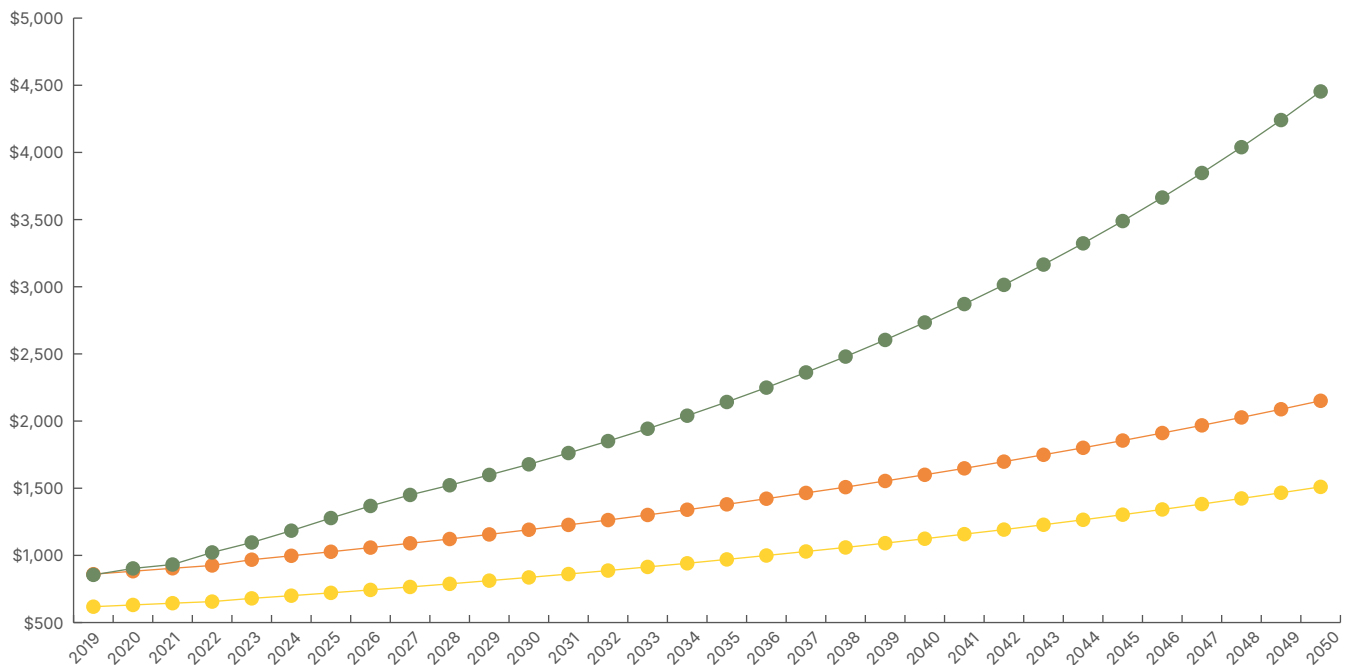
### LEGEND

 **Projected Growth in the Private Rental Market**

Median CMHC-Estimated Price According to the Housing Market Information Portal

 **H-NPO**  **H-NPO**

Rent Price Calculation Based on the Business Model of Two ACHAT Members



7. Internal data compiled by the ACHAT and CMHC ([Rental Market Survey](#), consulted in May 2025).

# An Ambitious yet Realistic Target

03.

Reaching and sustaining a minimum threshold of 20% NP housing in Quebec's rental market would help limit the harmful effects of real estate speculation and ensure the diversified availability of affordable housing for future generations.

The example of co-operative funeral homes is a telling demonstration of the impact that a strong NP sector can have on affordability over time<sup>8</sup>.

**20 %**  
**Non-Profit**  
**Housing Units**



## **Co-operative Funeral Homes: A Concrete Example of Affordability**

According to a study conducted in the 1970s by the Gouvernement du Québec, Quebecers paid more for funerals than any other Canadians. Over the next fifteen years, co-operative funeral homes took on a share of the market and increased competition, leading to beneficial effects and a market-wide decrease in prices.

**Today, co-operative funeral homes make up 20% of the market share.**

Since the market shift, Quebecer's funeral bills have fallen below the Canadian average:

\$6,325 in Canada,  
\$5,698 in Quebec  
and \$3,677 in a co-op

(\*most recent data from 2004).

8. « L'impact réel des coopératives funéraires ». FCFQ.

« Les coops funéraires, formule « révolutionnaire » au Québec, ont 50 ans », Radio-Canada.

## Sweeping Impacts on the Housing Market

### Reduction in Real Estate Speculation

- Real estate speculation leads to uncontrolled spikes in housing costs, making home ownership — as well as renting — unaffordable for a large swath of the population.
- By increasing the market share held by nonprofit housing, we are able to limit the influence that private investors and speculative funds have on prices.

### Rent Stabilization and Long-term Affordability

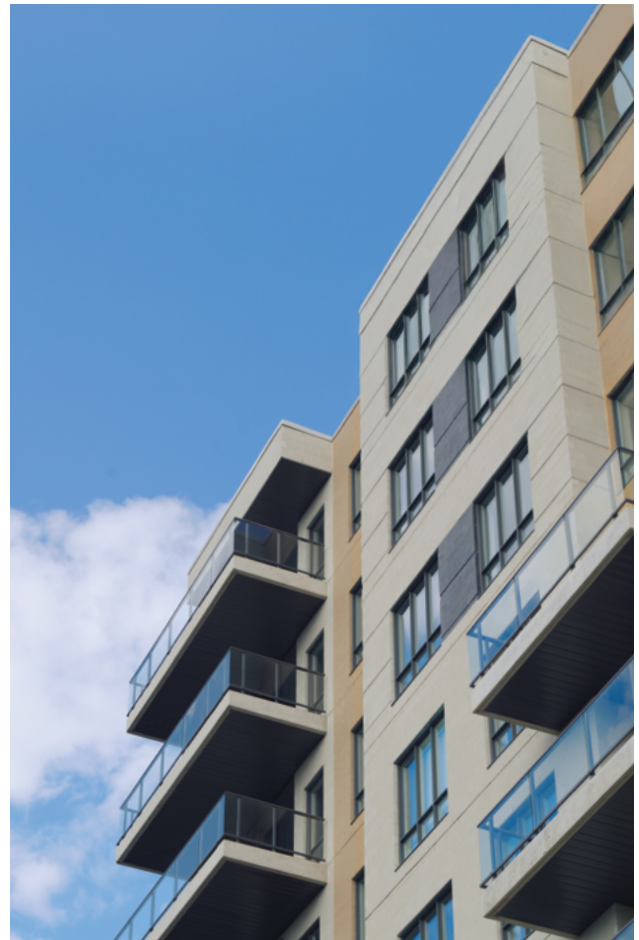
- Rents in the private sector are subject to market fluctuations and the primacy of profit-maximization.
- Rental stock that is made up of at least 20% NP housing guarantees a baseline of stable and affordable rents, which plays a regulating role throughout the rental market.

### Less Dependence on Government Subsidies and Improved Stability in the Existing Rental Stock

- Currently, both vulnerable tenants and small NP housing owners depend on a steady stream of support from multiple government assistance programs.
- A consolidated non-profit housing sector, which is both more efficient and more professional, would ultimately optimize this funding by operating and developing affordable housing in a more sustainable and autonomous way.

### Positive Impacts on Social and Economic Diversity, and Sustainable Development

- Integrating NP housing projects with diversified incomes would foster greater social diversity and avoid the ghettoization of low-income populations within specific neighbourhoods.
- These units are increasingly designed using strict environmental standards, ensuring sustainability within the housing stock.



# Our Target by the Numbers

## Large Municipality (45,000 residents and +)

### The Example of Longueuil

Currently, there are 119,119 rental units, of which 4,907 are NP units (4%).

An additional 6,457 NP units would be needed to reach the 20% target today.

In 2040, the number of rental households is estimated to reach 128,308. A 20% target would therefore equal 12,288.

↑ + 492

As such, an additional 492 NP units would need to be added each year.

## Medium-Sized Municipality (5,000 - 45,000 residents)

### The Example of Rivière-du-Loup

Currently, there are 9,090 rental units, of which 535 are NP units (13%).

An additional 281 NP units would be needed to reach the 20% target today.

In 2040, the number of rental households is estimated to reach 9,380. A 20% target would therefore equal 844.

↑ + 20

As such, an additional 20 NP units would need to be added each year.

## Small Municipality (5,000 residents and -)

### The Example of Saint-Félicien\*

Currently, there are 4,535 rental units, of which 156 are NP units (12%).

An additional 98 NP units would be needed to reach the 20% target today.

In 2040, the number of rental households is estimated to reach 4,343. A 20% target would therefore equal 243.

↑ + 6

As such, an additional 6 NP units would need to be added each year.

\*Accounts for the projected year-over-year decreases in the population. This phenomenon has been observed in a number of small municipalities in Quebec.



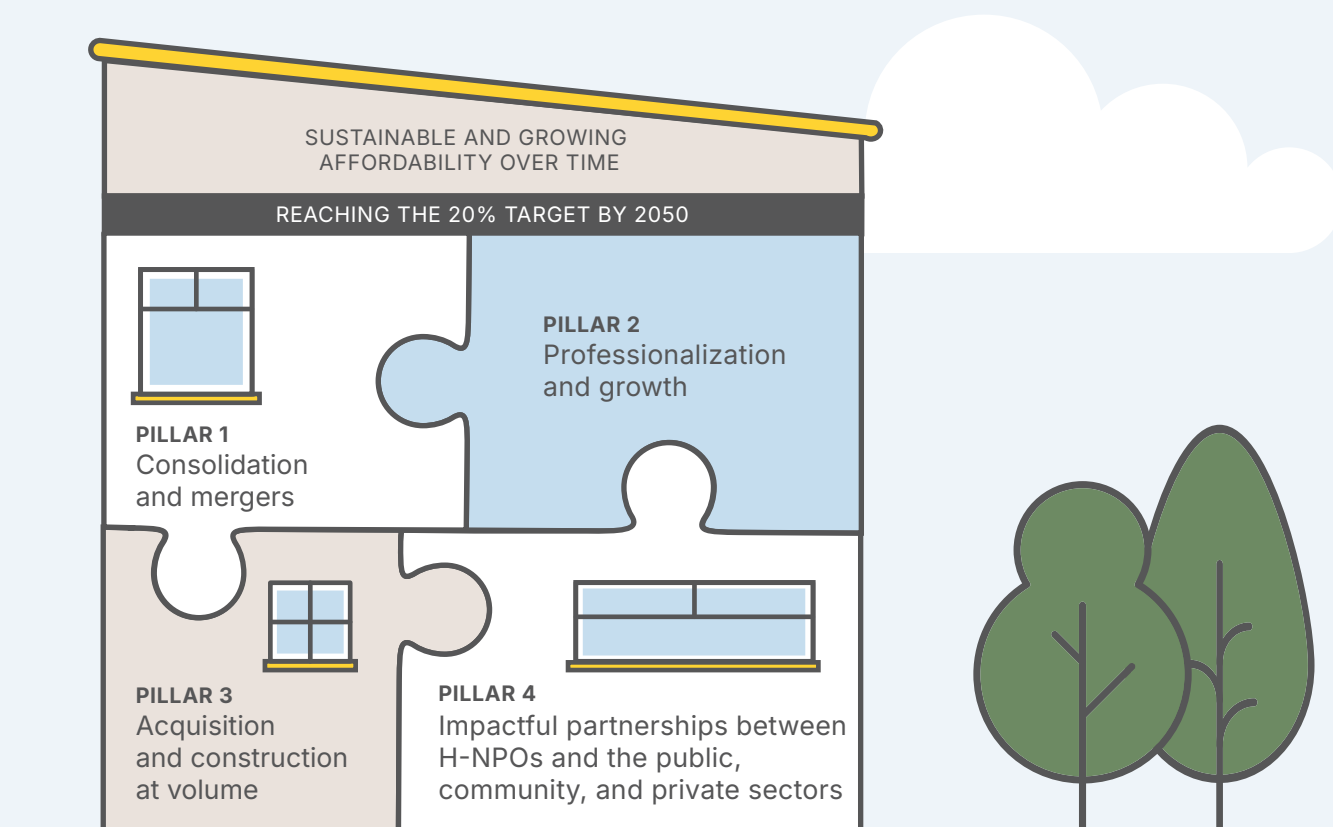


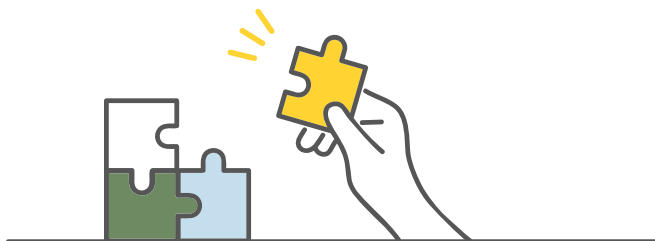
# Transforming Quebec's Housing Model

04.

**To reach this 20% target, ACHAT has identified four pillars that constitute the foundation for a renewed, innovative and sustainable affordable housing model. These pillars allow us to become the architects of an affordable Quebec for all, without exceptions.**

A Quebec where non-profit housing corporations occupy and maintain 20% of the rental market share, supported by a consolidated, mature, effective and efficient sector that develops new units each year with increasing autonomy, all while sustaining strong community and local ties.





## Pillar 1

### Undertaking a Large-Scale Consolidation and Merger Exercise

Quebec's housing sector is extremely fragmented, containing a multitude of housing co-operatives and non-profits, in stark contrast to similar models in Austria, England and France.

European models that have managed to reach and sustain the 20% target have all gone through a historic cycle of consolidation and mergers. Production at this volume requires an ecosystem made up of several large, professional real estate corporations that are financially autonomous.

#### Benefits of such an exercise include:

- Optimizing organizational structures to help sustain organizations and tenant services.
- Consolidating and stabilizing organizations' governance, ensuring their continued staffing and/or recovery, if needed.
- Ensuring the longevity of public and private investments in the NP housing model.
- Sending a strong signal of effective and efficient management to institutions and financial partners, improving access to new sources of financing.
- Developing a strategy based on economies of scale that will, among other benefits, mobilize resources to develop new projects, free up additional resources for tenants and attain a critical threshold of rental income that will contribute to a sustained positive cash flow, including cash reserves for maintenance.



For example, Austria and Quebec have similar population sizes (over 8.5 million inhabitants).

However, in Austria, there are 182 non-profit owners operating over 1 million housing units (of which 58% manage or own over 2,000 units), compared to 2,500 non-profit owners operating 160,000 rental units in Quebec.

The mean annual growth of NP housing stock is roughly 16,000 units in Austria versus 2,000 units for Quebec.

With this model, Austria ensures greater housing stability while devoting **0,5 % of its GDP** to housing, **below the European average**.<sup>9</sup>

9. [Learning and Proposal Sheet on the Austrian Model for Quebec. ACHAT. 2023.](#)

The small size of many housing suppliers limits their ability to expand and can even make sustaining their operations a challenge over time. Without a critical mass of income, their staff—who are often part-time or contracted—can lack support and specialized expertise, meaning that any challenge has the potential to spiral into crisis. These small owner groups lack the financial and organizational leverage needed to effectively manage their assets and contribute to increasing the share of NP housing stock. This lack of resources can also limit their capacity to mobilize financing, while the risks and complexity of construction often represent major obstacles.<sup>10</sup>

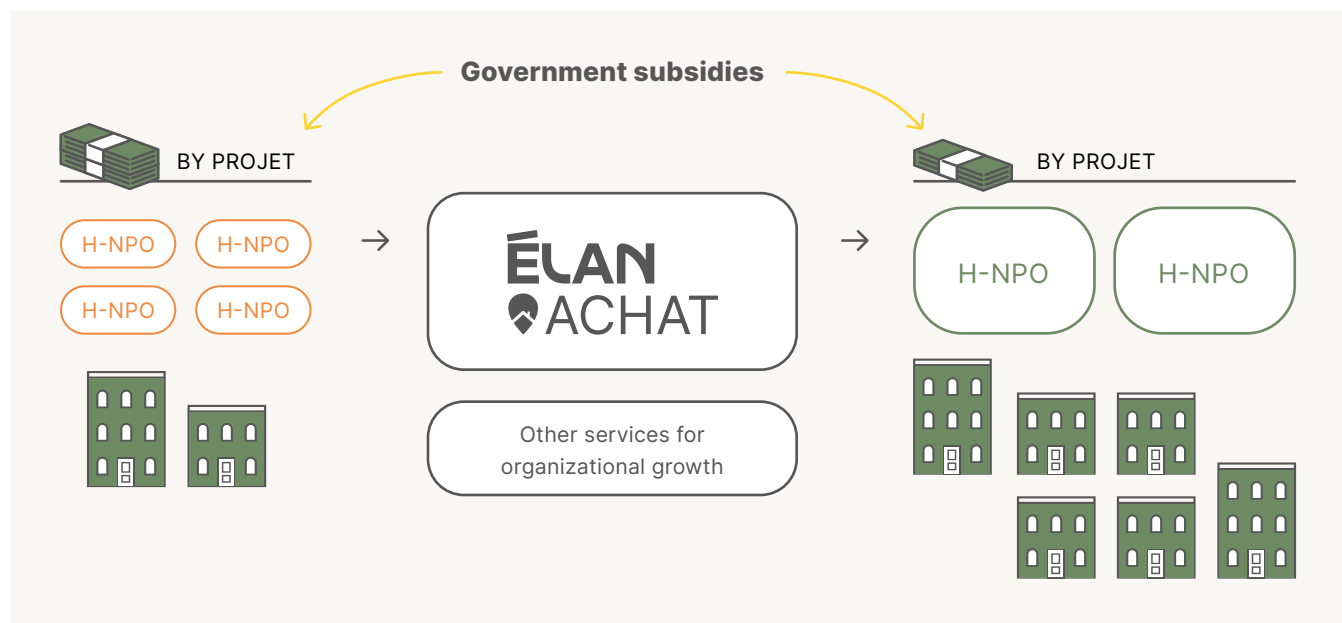


**The time has come for Quebec to progressively undertake a voluntary consolidation of the non-profit housing sector by reducing the number of organization-owners, following the example of the Offices municipaux d'habitation, which dropped from roughly 500 offices to 100 over ten years.**

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10. National Housing Council Report, Scaling-Up the Non-Market Housing Sector in Canada, March 2025

To confront and rectify our current housing crisis—and prevent the next from happening—we must be able to rely on a robust and mature ecosystem. Professional non-profit real estate corporations are more able to innovate and self-finance.



### How can we structure this consolidation?

- By encouraging voluntary mergers and mutualization, namely by taking inspiration from the Société d'Habitation du Québec (SHQ), which reduced the number of its housing offices from 500 to 100 with positive results.
- Drawing on collective business succession and professionalization to ensure the sector's longevity by supporting organizational development.
- Taking inspiration from European models, as in Austria, where its market was successfully structured around solid and effective NP real estate corporations.

**The sector cannot remain static—it must embark on a progressive and sustained transformation. This doesn't mean forced mergers. Instead, organizations should be given the tools, resources and incentives they need to successfully evolve in response to contemporary needs.**



## Pillar 2

### Increasing Professionalization and Stimulating Growth Among Housing NPOs

ACHAT, via Elan (its hub of expertise in collective housing) seeks to accelerate the professionalization of non-profit organizations working to develop and continuously operate NP housing. Services offered include organizational growth, fusion/consolidation/recovery and renewal. Elan's objective is to guide the organizational structure of existing groups towards a mindset of continued annual growth and to adopt a business model and posture of social entrepreneurship that strives to reduce their dependence on subsidies, improve their agility and velocity within the real estate market, and effectively manage thousands of homes. To do so, these groups must be able to draw on portfolios with a greater diversity of incomes, broadening their target clients to include the middle class (social housing is not exclusive to the poorest tenants and is increasingly open to all who are not rich). In addition, they must implement governance mechanisms that ensure they can sustain their primary social mission of grassroots ties and connections to local communities.

#### Developing High-Performing Housing Non-Profits

Encouraging and financially supporting largescale non-profit owner-developer corporations is a crucial step, as these organizations combine performance and efficiency on par with the private sector while still maintaining cost-effectiveness so that profits can be redistributed to a social mission.

Founded on sustainable business models, they must be capable of managing thousands of homes and developing hundreds of new units each year in response to our growing housing needs. For that reason, professionalization programs like Elan focus on attaining measurable targets using key performance indicators, such as:

- Adopting a real estate development plan and organizational development plan (REDP and ODP).
- Continued increases in the number of homes developed each year.
- Increased self-funding.
- Increase in new hires and internal expertise.
- Optimization of the subsidy costs needed per developed unit.





Excerpt from the report **Scaling-Up the Non-Market Housing Sector in Canada** from the National Housing Council (NHC), produced in 2025:

*“Only a handful of providers, typically provincial housing corporations and larger municipalities, operate at the scale required to hire specialist staff, benefit from economies of scale and effectively manage the risks associated with housing development. The ownership of the rest of the sector’s assets is highly disaggregated. There are many small providers, each typically owning fewer than 100 units.”*



### **Benefits of a Structured and Professional Business Model**

- Economics of scale in development and operations.
- Increase in both private and public investor confidence.
- Permanent expertise and continuous improvement in practices.
- Positive cash flow, guaranteeing long-term stability of operations and development.
- Continuous feedback loop between long-term management and new projects.
- Land value gains through equity rotation.
- Increased adaptability to the specific needs of markets and communities.
- More dynamic associative abilities, fostering stakeholders engagement.
- Stronger collaboration with municipalities and the private sector to create new neighbourhoods.
- Integration of best environmental practices and innovation in response to climate challenges.

### Equity Rotation: Leverage for Sustainable Growth

Every dollar invested in a non-profit real estate corporation is maximized exponentially and over the longterm. Rotating equity creates collective wealth that works for us. This is precisely what can be achieved by investments in non-profit owner-developer corporations.

These companies continuously use their assets—including their borrowing capacity and self-funded surpluses—as leverage to finance new projects or maintain their buildings. This approach allows them to make consistent sustainable contributions without needing to systematically depend on subsidies and grants.

By contrast, smaller groups of volunteers, lacking the critical mass needed, often struggle to strategically attain these objectives.

- This optimized business model reduces dependence on government subsidies and increases the organization's financial autonomy.
- Thanks to rotating low-interest loans, large-scale housing companies ensure that their housing stock can be maintained and new units can be built.
- Multiplier effect: every dollar invested today generates future financial support to develop new NP homes.

Benefits like these can only be seen with larger and more professional non-profit owner-developer real estate corporations.

### The result?

**A return on investment for government, private financial institutions, and developers.**





## Pillar 3

### Accelerating Acquisitions and Intensifying Rental Real Estate Construction

Annual numbers of new constructions remain insufficient, especially in terms of NP housing, dramatically compromising even short-term affordability gains in the market. This situation puts pressure on the entire construction sector, amid an unstable geopolitical context and economic uncertainty. Whether non-profit or subject to private market dynamics, housing evolves within the same market with the same constraints and imperatives. A shared vision and concerted strategies with all stakeholders in the industry are key to accelerating this pace.

Quebec already faces a housing shortage: according to the latest CMHC projections, the province's housing deficit will reach 860,000 units by 2030. They indicate that restoring affordability would require the construction of 1.2 million homes in eight years, which would involve increasing the current rhythm by a factor of four to reach 180,000 units per year. Such a level of construction would represent a colossal challenge requiring a holistic approach that combines new constructions with acquisitions.

### A Joint Approach for the Non-Profit Sector: Construction and Acquisition

H-NPOs act quickly on two complementary fronts:

- **Building** new affordable housing projects.
- **Acquiring** existing affordable housing from the private market.

Maintaining affordability among existing housing units using the non-profit business model is just as important as building new units. This can be accomplished through building acquisition programs that could secure homes while avoiding evictions.

Maintaining and renovating these buildings, while costly, is often still more affordable—and faster—than building new ones. This approach has garnered increasing support from governments, including in the 2025 National Housing Council report<sup>11</sup>, which recommended investing in new housing acquisitions and construction while shielding these units from speculation.

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11. These recommendations are borne out elsewhere, including the "[Blueprint for More and Better Housing](#)" by More and Better Housing Canada, and the « 2nd edition of Vivre en Ville's "[Portes Ouvertes](#)" event.



## Diversifying Actions and Financing

Scaling up large, professional non-profit groups is a prerequisite to increasing investor confidence in both the private and public sectors. Several strategies can be implemented for both new and existing projects, such as:

- Acquiring municipal, government or private land in strategic locations.
- Renovating and converting buildings.
- Developing modular or prefabricated housing.

However, these measures require coherent regulatory adjustments and public policies at all levels of government. The move away from a case-by-case (project-by-project) development style toward the adoption of a project portfolio approach will be crucial for the ability of NP housing suppliers to plan over the long term and for investors to hold a big-picture view of the activities undertaken by their trusted developer partners.

## Modernizing Funding Mechanisms

Meeting the sector's needs for financing will require:

- **Encouraging project-portfolio financing** rather than single-project financing, guaranteeing improved stability and predictability.

- **Diversifying funding sources**, by complementing subsidies with flexible, low-interest loans.
- **The use of equity rotation** by professional nonprofit owner-developer corporations.
- **Mobility equity** to self-fund project predevelopment and allow for self-funded down payments to maintain a sustained pace of development.
- **Better controlling construction costs** by acting more swiftly and through the market power that organized and professional groups can command, thereby reducing the per-unit subsidy costs to a minimum.

## Responsible and Sustainable Development

Efforts to accelerate the pace of housing development must take place as part of a socioecological transition<sup>12</sup>. This means:

- Employing best practices in sustainable construction<sup>13</sup> (densification, waste management, use of ecological materials, energy efficiency, sustainable mobility, etc.).
- Considering each project's carbon footprint over its projected lifespan.
- Improving building resilience and quality.

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12. For example, *Côté Habitat*, a "one-stop shop to speed up social housing renovation."

13. Association des professionnels de la construction et de l'habitation du Québec: <https://www.apchq.com/a-propos/priorites-d-action/construction-durable/>

## **Pillar 4**

### **Mobilizing Strategic Partnerships Among H-NPOs and the Public, Private and Community Sectors to Maximize Collective Impacts**

The model of large-scale, structured and professional real estate organizations is gaining ground in Quebec. Over recent years, these changes have transformed the ways housing NPOs collaborate with the public sector, community support organizations and private developers. In many cases, the new forms these partnerships are taking have opened the door to promising future prospects. The challenge at hand is to create innovative, sustainable solutions that meet the growing need for housing while optimizing the use of available resources.

#### **How can we achieve this goal?**

- Recognizing complementary purposes: co-existence between private models and those based on a social economy approach—between the quest for profits and the mission of housing NPOs.
- Developing a shared vision: encouraging a paradigm shift where different roles and responsibilities are shared among stakeholders.
- Finding synergies in different forms of expertise:
  - The public sector acts as a facilitator, implementing specialized tools for development.
  - The community sector, with its local and community roots, has a finely honed understanding of the issues and ensures that housing is sustainably managed.
  - The private sector contributes its solutions for innovation, financing and effective management.
- Accelerating the development and expansion of housing NPOs: mutualize knowledge and resources, fully utilize financing levers (both public, private and philanthropic) and structure organizations so they can grow efficiently.

Partnerships like this are possible and can be proliferated if we prioritize professionalizing the sector and better consolidating its strengths.

This method allows each organization involved to focus on its mission. For example, the partnership between Interloge and Meres avec pouvoir allows the former to focus on building management and project development, while the latter can focus on its community mission.



## Impactful Partnership Models to Achieve Production Volume

The right expertise in the right place: joining respective forces

### COMMUNITY SECTOR

| Housing Non-Profits (group A) | Community Support (group B) |
|-------------------------------|-----------------------------|
| Real estate development       | Intervention programs       |
| Lease management              | Participant selection       |
| Health / safety / hygiene     | Psychosocial interventions  |
| Collections \$                |                             |
| Asset maintenance             |                             |

### PRIVATE SECTOR

| Housing Non-Profits (group A)     | Promoter – Private Developer (group B) |
|-----------------------------------|--|
| Community partnerships            | Lots                                   |
| Technical and operations programs | Pre-development                        |
| Financing                         | Development                            |
| Land                              | Construction                           |
| Long-term project administration  |  |

### PUBLIC SECTOR

| Housing Non-Profits (group A)     | Municipalities (group B)   |
|-----------------------------------|--|
| Community partnerships            | Lots under fair market value (FMV)                                   |
| Private partnerships              | Financial support (taxation, subsidies, loans, differentiated rates) |
| Financing                         | Logistical support (rapid permit issuance)                           |
| Technical and operations programs |  |
| Long-term project administration  |  |

## Examples of Strategic Partnerships

### Long-term community partnerships

[Interloge + Mères avec Pouvoir](#)

[SHAPEM + Paroles d'excluEs](#)

[Loggia + Montreal Association for the Intellectually Handicapped](#)

[Corporation Mainbourg + Centre communautaire le Mainbourg](#)

[SOLIDES + Centre des femmes de Verdun](#)

[Hapopex + MultiCaf](#)

[Espace La Traversée + Soeurs de la Providence, Espace Fullum](#)

### Long-term private partnerships

[Interloge + Prével](#)

[UTILE + Mondev](#)

[SOLIDES + Interloge with Biophilia](#)

[Mission Unitaînés + Luc Maurice Foundation](#)

## Act Now

**While governments have a key role to play in housing, front line social economy stakeholders also share a joint responsibility to create change. The sector is already shifting—the members of ACHAT are the perfect examples—but further efforts are needed.**

Accordingly, ACHAT has put forward a set of crosscutting recommendations for all three levels of government to ensure that every piece of public policy that could help to increase the market share of NPO housing is coherent and complementary.



### **Building the Affordable Quebec of the Future**

For more information, ACHAT submitted a report of its positions and recommendations on public housing policy and social entrepreneurship in January 2025.

[Read it here! \(available in French only\)](#)





### Cross-Cutting Recommendations

- Make the target of a minimum 20% market share minimum for NPO housing an explicit and shared objective in all public policy documents on housing and social entrepreneurship.
- Fully engage all ministries, departments and services involved in housing, including all programs and policies for economic development and business support.
- Continue, intensify, and even accelerate the implementation of support measures for social and affordable non-profit housing development, prioritizing groups that want to continuously develop, professionalize and increase their autonomy to eventually reduce their dependence on subsidies.
- Support the rise of large non-profit owner-developers to protect and improve the affordability of the national housing stock.
- Use the full breadth of public leverage to support the structured development of NPO housing companies that want to increase their market power and create value over time.
- Encourage volume and scale partnerships involving large, professional, non-profit real estate corporations.



# Conclusion

06.

**The price of inaction is high. Investing in NPO housing is not only a response to housing needs—it's also a powerful social and economic lever. As numerous recent studies have shown, every dollar invested in this sector generates significant returns for the local economy, stimulates productivity, contributes to GDP growth and reduces the poverty rate in Quebec. Conversely, failing to support this sector exposes the province to much higher social and economic costs<sup>14</sup>.**

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14. National Housing Council (NHC) Report, Scaling-Up the Non-Market Housing Sector in Canada.

AVISEO Conseil Report, "Les impacts économiques et sociaux des investissements en logement social."

Institut de la Statistique du Québec Report, "Zoom Société : Le logement social et abordable au Québec."

Deloitte Report "Economic Study: The Impact of Community Housing on Productivity."



The lack of affordable housing has real consequences. We know that, for 42% of unhoused people, financial accessibility is the primary cause. In addition to the human distress it engenders, it leads to considerable expenses for emergency housing, health care and social services. For example, in British Columbia, one unhoused person represents an annual cost of \$30,000 to \$40,000<sup>15</sup> in emergency support, an amount well above what it would cost to provide them with stable housing.

The housing sector is at a turning point for which we can and must share responsibility. This is an opportunity to agree on a new social pact for a Quebec that—while once affordable—has reached the end of its lease.

**In every home are people—families, seniors, youth—looking for stability and a dignified living environment. This human-centred vision must serve as a guiding light for our sector's transformation.**

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15. National Housing Council Report, Scaling-Up the Non-Market Housing Sector in Canada. March 2025



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